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BT  
9-30-02

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Limor Schweitzer et al.

Application No. 09/879,683

Filed: June 11, 2001

For: SYSTEM, METHOD AND COMPUTER  
PROGRAM PRODUCT FOR ALLOWING  
A CARRIER TO ACT AS A CREDIT-  
APPROVAL ENTITY FOR  
E-COMMERCE TRANSACTIONS

Group Art Unit: 2161

Examiner: Unassigned

Atty. Docket No. XACTP006

Date: September 17, 2002

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on September 17, 2002.

Signed:

*Erica L. Farlow*  
Erica L. Farlow

INFORMATION DISCLOSURE STATEMENT  
UNDER 37 CFR §§ 1.56 AND 1.97(b)

Commissioner for Patents  
Washington, DC 20231

Dear Sir:

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The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§ 1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-1351 (Order No. XACTP006).

Respectfully submitted,  
Silicon Valley IP Group, LLC

Kevin J. Zilka  
Reg. No. 41,429

P.O. Box 721120  
San Jose, CA 95172-1120  
Telephone: (408) 971-2573



<b>Form 1449 (Modified)</b>  <b>Information Disclosure Statement By Applicant</b>  (Use Several Sheets if Necessary)	Atty. Docket No.	Application No.:
	XACTP006	09/879,683
	Applicant:	
	Limor Schweitzer et al.	
	Filing Date:	Group Art Unit:
	06/11/01	2161

#### U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	5,905,736	05/18/99	Ronen et al.	370	546	04/22/96
	B	5,899,980	05/04/99	Wilf et al.	705	26	08/11/97
	C						
	D						
	E						
	F						
	G						
	H						
	I						
	J						
	K						

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#### Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	L	0848361A1	17.06.1998	EP	G07F	7/10		
	M	99/62036	02.12.1999	WO	G07F	7/10		
	N							
	O							
	P							

#### Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	R	
	S	
	T	
Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.